

## REMARKS/ARGUMENTS

Claims 1-27 are pending in the application. Claims 1-27 stand rejected as obvious under 35 U.S.C. § 103(a). The rejection is respectfully traversed and reconsideration is requested. The references asserted do not teach or suggest the claimed invention.

### *Claim Amendments*

Amended independent claims 1 and 27 propose, respectively, a method and system for a user to obtain international account products access on a network that involves allowing the user to access a local terminal and if a non-local user account type is identified, establishing a real-time interactive session directly between the user at the local terminal and a host processor, and presenting a list of language options to the user at the local terminal by the host processor. Amended claims 1 and 27 propose further that the user's selection of a language from said list of language options is received by the host processor, the user is prompted for an access code in the selected language at the local terminal by the host processor, the user's input of the access code is received by the host processor, and the access code is verified by the host processor. In addition, amended claims 1 and 27 propose that the user is provided with a list of transactions in the selected language at the local terminal by the host processor, the user's selection of a transaction from the list of transactions is received by the host processor which determines whether the local terminal supports the selected transaction, and if the selected transaction is not supported by the local terminal, the user at the local terminal is informed by the host processor that the selected transaction cannot be performed. Amended claims 1 and 27 also propose, on the other hand, that if the selected transaction is supported by the local terminal, the user at the local terminal is allowed to perform the selected transaction interactively in the selected language via the host processor. See, e.g., Spec., p. 11, line 1- p. 13, line 23; p. 13, line 25-p. 14, line 14; p. 14, line 17-p. 15, line 6; and Figs. 1A, !B, and 2.

Support for the foregoing amendment is found throughout the specification and in the claims as detailed above. Accordingly, no new matter has been added.

***Claim Rejections - 35 U.S.C. §103***

Claims 1-27 stand rejected as obvious over Clark et al. (U.S. Patent No. 6,058,378) in view of Jennings et al. (U.S. Patent No. 5,794,218) under 35 U.S.C. 103(a). The rejection is respectfully traversed and reconsideration is requested. The references asserted do not teach or suggest the claimed invention.

With regard to independent claims 1 and 27, the Examiner considers that Clark discloses all of the claimed elements except automatically presenting a list of language options, selecting a language from the list of language options, automatically prompting the user for an access code in the selected language, automatically providing the user with a list of transactions in the selected language, and selecting a transaction from the list of transactions, which the Examiner considers to be disclosed by Jennings, and except automatically determining whether the local terminal supports the selected transaction and automatically informing the user that the selected transaction cannot be performed if the selected transaction is not supported by the local terminal, of which the Examiner considers that he has “official notice.”

Clark discloses a messaging system in which a user logs on at a local computing device coupled to a message switch/database device (GID) and is allowed to prepare a transaction instruction message using an application running on the local device and send the message to the GID for delivery to an online processor identified in the message (See, e.g. Clark, Col. 7, line 19-Col. 9, line 35). The GID receives and stores the message and queues the message for delivery to the online processor during normal operating hours of the online processor, if demanded by the user (See, e.g. Clark, Col. 5, lines 26-37; Col. 9, line 38-Col. 57; Col. 19, lines 28-40). After the message is received and processed by the online processor, periodically, the online processor creates and sends a status or event message back to the GID for storage and

queueing for delivery to the user's device (See, e.g. Clark, Col. 9, line 35-Col. 10, line 11, line 42).

There is no teaching or suggestion whatsoever in Clark, for example, of allowing a user to access a local terminal and if a non-local user account type is identified, establishing a real-time interactive session directly between the user at the local terminal and a host processor, or of allowing the user at the local terminal to perform the selected transaction interactively via the host processor, as recited in amended claims 1 and 27. On the contrary, instead of a real-time interactive session directly between the user at the local terminal and a host processor, as recited in amended claims 1 and 27, according to Clark, the user is allowed to enter a message on a software package installed on his/her computer (See, e.g., Clark, Col. 18, lines 38-49) and send the message to the GID message switch for storage and queueing for the online processor. Further, instead of allowing the user at the local terminal to perform the selected transaction interactively via the host processor, as recited in amended claims 1 and 27, according to Clark, the online processor opens the queued message and carries out the transaction requested in the message unilaterally without interaction with the user and periodically generates a confirmation message back to the GID message switch storage and queueing for delivery to the user's device.

As conceded by the Examiner, Clark does not teach or suggest automatically presenting a list of language options, selecting a language from the list of language options, automatically prompting the user for an access code in the selected language, automatically providing the user with a list of transactions in the selected language, and selecting a transaction from the list of transactions, as recited in claims 1 and 27.

Jennings does not remedy the deficiencies of Clark. On the contrary, Clark does not teach or suggest, for example, upon receiving the user's selection at the local terminal of a language option by the host processor, prompting and receiving the user's entry of an access code in the selected language at the local terminal by the host processor, providing the user with a list of transactions in the selected language

and receiving the user's selection of a transaction at the local terminal by the host processor, and allowing the user at the local terminal to perform the selected transaction in the selected language interactively via the host processor if the selected transaction is supported by the local terminal, as recited in amended claims 1 and 27.

Instead, according to Jennings a customer in need of emergency cash goes to a “local” bank in a foreign country and explains his problem to a “local” CSR, who dials up the bank’s emergency cash IVR system on the phone and hands the phone to the customer. The customer selects a language and identifies his “home” bank to the IVR system in the selected language. The IVR system then dials up a “home” bank CSR on the phone and puts the “home” bank CSR on the phone with the customer. The customer then gives the “home” bank CSR personal information to identify himself/herself and tells the “home” bank CSR what he/she wants. The “home” CSR authorizes the request, and if the “local” CSR agrees, the customer’s request is fulfilled by the “local” CSR (See, e.g., Jennings, Col. 5, line 30-Col. 8, line 9.)

There is no hint of teaching or suggestion in Jennings of prompting and receiving the user's entry of an access code in the selected language at the local terminal by the host processor, providing the user with a list of transactions in the selected language and receiving the user's selection of a transaction at the local terminal by the host processor, and allowing the user at the local terminal to perform the selected transaction in the selected language interactively via the host processor if the selected transaction is supported by the local terminal, as recited in amended claims 1 and 27. On the contrary, according to Jennings, after selecting a language and identifying his/her “home” bank to the IVR system, instead of prompting and receiving the user’s entry of an access code in the selected language and prompting and receiving the user’s selection of a transaction from a list in the selected language at the local terminal by the host processor, and allowing the user at the local terminal to perform the selected transaction in the selected language interactively via the host processor if the selected transaction is supported by the local terminal, as recited in amended claims 1 and 27, the Jennings IVR system simply dials up the customer’s

home bank CSR on the phone and puts the home bank CSR on the phone with the user to talk to him/her about his/her problem and to try to resolve it with the customer and the “local” CSR if possible.

Consequently, Clark and/or Jennings, either separately or in combination with one another, do not disclose or suggest the required combination of limitations of amended independent claims 1 and 27. Because the cited references, either alone or in combination with one another, do not teach the limitations of amended independent claims 1 and 27, the Examiner has failed to establish the required *prima facie* case of unpatentability. See In re Royka, 490 F.2d 981, 985 (C.C.P.A., 1974) (holding that a *prima facie* case of obviousness requires the references to teach all of the limitations of the rejected claim); See also MPEP §2143.03.

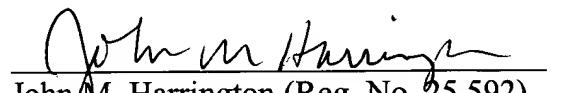
The Examiner has failed to establish the required *prima facie* case of unpatentability for amended independent claims 1 and 27, and similarly has failed to establish a *prima facie* case of unpatentability for claims 2-26 that depend on amended claim 1, and which recite further specific elements that have no reasonable correspondence with the references.

### Conclusion

In view of the foregoing amendment and these remarks, each of the claims remaining in the application is in condition for immediate allowance. Accordingly, the examiner is requested to reconsider and withdraw the rejection and to pass the application to issue. The examiner is respectfully invited to telephone the undersigned at (336) 607-7318 to discuss any questions relating to the application.

Respectfully submitted,

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